House and Senate for their leadership. Congratulations to all who are working to make CS08 a huge success.

CHIEF DAN PACKER: IN MEMORIAM

## HON. DAVID G. REICHERT

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES Friday, August 1, 2008

Mr. REICHERT. Madam Speaker, I rise today in honor of Chief Dan Packer, the former Chief of East Pierce Fire and Rescue who gave the ultimate sacrifice in the line of duty Saturday, July 26, 2008, in Northern California.

Packer, the only chief of the East Pierce district and the past president of Washington Fire Chiefs, arrived in Northern California on June 25, 2008, to assist in the Panther Creek fire as a Division Supervisor. He was called to duty by the U.S. Forest Service and immediately leaped at the opportunity to serve and protect in another community.

Chief Packer began his career as a fire-fighter in Burien, Washington, in 1981. In 1995, he took over as the fire chief of Bonney Lake, Washington, and transformed the department of six firefighters into East Pierce Fire and Rescue. The district now serves nearly 75,000 people in the areas of Bonney Lake, Sumner, Lake Tapps, South Prairie and Wilkeson; about 142 square miles total. Aside from his duties as a day-to-day leader at East Pierce Fire and Rescue, Chief Packer argued patiently, eloquently and reasonably before the State Legislature in order to make the people he served in Pierce County safer.

During a time of reflection such as this, many phrases continue to appear while describing the kind of servant Chief Packer was. I read Chief Packer was "a firefighter's fire chief," a "visionary leader," and a "great and exceptional man." The residents of East Pierce County have lost a wonderful leader and I grieve with you. To the fire personnel who worked under and alongside Chief Packer: I understand your pain. I have experienced losing a partner in the line of duty.

Most of all Madam Speaker, we grieve with the family of Chief Packer. He was a son, a husband, father and grandfather; his sacrifice was also their sacrifice and their loss. But they can live with the comfort in his spirit and the hope that his spirit lives on to inspire others with his true heroism and willingness to serve to protect all of us. That is the spirit of a first responder and the memory of Chief Packer we must always honor and never forget.

INTRODUCTION OF THE WORKER SAVINGS ACCOUNT ACT

## HON. JOHN M. McHUGH

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Friday, August 1, 2008 HUGH. Madam Speaker, I ri

Mr. McHUGH. Madam Speaker, I rise today to introduce legislation, the Worker Savings Account Act of 2008, which is designed to help Americans should they become unemployed.

American workers today are less likely to spend their careers with a single employer, particularly as United States companies face increasing global competition. These forces—technological advances, increased trade, lower transportation costs, and enhanced communications—have greatly facilitated the movement of jobs offshore, including both services and high-skilled sectors. Corporations have sought to streamline their operations through technological innovations, outsourcing, layoffs, and moving to lower-cost locations. Not surprisingly, the total number of U.S. manufacturing jobs has fallen by 1.8 million since November 2001, from 15.8 million to 14 million.

The loss of employment is not limited to those impacted by the global economy, but is something virtually every worker could experience. In fact, 19 million Americans were laid off or discharged from their employment in 2006. A 2005 Government Accountability Office (GAO) report found that 85 percent of American workers born between 1957 and 1964 were unemployed at least once between 1979 and 2002.

There are a variety of benefits that may be available to Americans to help them during times of unemployment. These include those provided through the Unemployment Compensation (UC), Trade Adjustment Act (TAA), Disaster Unemployment Assistance (DUA), and the Workforce Investment Act (WIA) programs.

For example, the UC program is the cornerstone of the government's efforts to assist unemployed workers with their continued income needs. Established in 1935, the UC program provides critical support to covered workers who become involuntarily unemployed. In December 2007, approximately 2.7 million unemployed workers received UC benefits in a given week.

The average weekly UC recipient currently gets \$281 and monies are usually available for up to 26 weeks, although this Congress recently enacted legislation with my support to temporarily provide an additional 13 weeks. In fiscal year 2007, the average regular UC benefit duration was 15 weeks or almost four months. When one considers rising costs, particularly for gasoline and food, it is not surprising that some estimates indicate that about 42 million Americans are living paycheck to paycheck. It is clear that many of our citizens are not well prepared for periods of unemployment. This is particularly evident when one notes that financial planners often advise people to build up three to six months in emergency savings to cover necessities such as monthly mortgage and car payments, utilities, insurance, food, home maintenance, and health care.

The Worker Savings Account Act is designed to help Americans enhance their personal safety nets. The measure would allow people to establish Worker Savings Accounts (WSAs) to supplement the benefits they might otherwise receive while unemployed including assistance received through the UC, TAA, ATAA, DUA, and WIA programs. Moreover, the Act clearly states that a person's decision to have a WSA shall in no way diminish their entitlement to receive those payments.

Like traditional Individual Retirement Accounts (IRAs), WSAs would have an annual contribution limit of \$5,000, indexed to inflation. However, employers would be able to provide matching contributions of up to \$5,000 annually. Contributions to WSAs would be permitted until the account owner actually elects

to take Social Security retirement benefits. At that time, a WSA account owner could choose to roll over their WSA funds into a 401(k) or IRA; alternatively, the WSA funds could be withdrawn without penalty but subject to taxation. Prior to a WSA account owner's decision to take Social Security payments, WSA funds could be withdrawn without penalty and tax-free as long as the owner lost their employment through no fault of their own or they had become disabled.

To encourage lower-income Americans to take advantage of the opportunity to contribute to WSAs, the Worker Savings Account Act would provide a refundable tax credit of up to \$1,000 for eligible individuals. This tax credit would be indexed to inflation and recipients could receive up to \$5,000 over the course of their career.

Madam Speaker, while this legislation would help every American build or enhance their personal safety net, it would be particularly helpful to my constituents. To illustrate, in June 2008, five of the 11 counties I represent in Northern and Central New York had unemployment figures that exceeded the national and state rates. Accordingly, I ask my colleagues to join with me as I work to enact the Worker Savings Account Act of 2008.

CONFERENCE REPORT ON H.R. 4040, CONSUMER PRODUCT SAFETY IMPROVEMENT ACT OF 2008

SPEECH OF

## HON. CHARLES B. RANGEL

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES Wednesday, July 30, 2008

Mr. RANGEL. Madam Speaker, I rise today to express my support of H.R. 4040, the Consumer Product Safety Committee, CPSC, Reform Act, introduced by Representative BOBBY L. RUSH on November 1, 2007.

The passage and enactment of the CPSC Reform Act is necessary to ensure our children's safety from unsafe products that threaten their health and well-being. Unfortunately, the year of 2007 is known as a Year of Recall, with one million toys recalled from the American market. The danger that these recalled toys posed to our children is frightening. Children suffered the threat of unnecessary deaths and injuries from contact with contaminated and poisoned toys and products. Lead, phthalate and other dangerous chemicals are widely used in products, creating a health threat for our young children and their parents.

This threat can be and must be prevented. By demanding that toy manufacturers stop using deadly chemicals and ensuring safety with legislative and governmental assistance, we can save our kids. The American government has the ability to protect our children and prevent future tragedies. The CPSC Reform Act proposes a strengthening of the authority of the Government to act to ensure safety of American citizens.

I strongly support the Reform Act. The enactment of this important bill shall not be delayed. With the holiday season coming soon, a new flow of toys and products will arrive and we need to have greater assurance of their safety. The legislation can prevent the risk, protecting our vulnerable children. We must act now, refusing any hazardous chemicals in products of our children.